



## Loan Rates

### Certificates of Deposit

6-month	1.00%	1.00% APY
12-month	1.35%	1.36% APY
12-month special*	1.75%	1.76% APY

\*Applies to new funds only of \$15,000 or more.

### Auto Loans

2010 & 2009	24 months	As low as 5.25%
	36 months	As low as 5.50%
	48 months	As low as 5.75%
	60 months	As low as 5.95%
2008 & 2007	36 months	As low as 6.25%
	48 - 60 months	As low as 6.50%
2006 & older		As low as 6.75%

All rates listed above are our best rates based on applicant's credit rating and credit history (your actual rate may be higher).

Members may receive 1/4 percent off auto loan rates for each of the following services with the Credit Union, not to exceed 1/2 percent:

- Payroll deduction or automatic payment
- Certificate of Deposit
- Checking account
- Other loans with the Credit Union

### Personal Loans

\$6,000 maximum limit

Payroll/automatic deduction	As low as 9.99%
Monthly	As low as 10.45%

### Share Pledged Loans

Pledged Shares	4.00%
Pledged CD - 3.50% above purchase rate	

If a CD matures during the loan term: 1) the interest rate remains fixed if the CD is renewed, or 2) the loan balance must be paid in full if the CD is not renewed.

### Home Equity Line-of-Credit

6.00% fixed rate through February 28, 2010

\$40,000 maximum limit for 10 years

Only available on homes owned in Nebraska

### Maximum Loan Lengths

\$0-\$4,999	36 months
\$5,000-\$9,999	48 months
\$10,000 & up	60 months

(Rates are subject to change.)

## THANK YOU TO OUR 2009 VOLUNTEERS

### Board of Directors

Stacy Modelski  
Rich Torpin  
Doug Wagner  
Julie Breuer  
Michele Bliven

### Supervisory Committee

Jill Lewis  
Martin Norton  
Catherine Mills

### Appointed Loan Officer

Christina Hanson

During the week of April 18-24, Credit Union Youth Week, if you are 0-15 years of age and you make a deposit of \$50 or more, we will deposit \$5 in your account and your name will be entered in a drawing for a \$25 gift card. Deposits can be made in person or through the mail.

Are you interested in serving  
on the Board of Directors?

Send applications and nominations  
to the Nominating Committee  
in care of the Credit Union.  
Deadline is February 11.

### E-statements

If you have a checking account and are receiving monthly paper statements, save yourself \$1 per month and sign up for e-statements. If you are receiving quarterly statements and want to reduce the amount of paper mail you receive, sign up for e-statements. E-statements save the Credit Union time and money and are a secure alternative to paper statements!